



Docket No. 17246-002  
(formerly 4551-002)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Robert Wallach, et al.

Group Art Unit: 3626

Serial No.: 09/645,794

Examiner: Frenel, Vanel

Filed: August 24, 2000

For: INSURANCE INCENTIVE PROGRAM HAVING A TERM OF YEARS FOR  
PROMOTING THE PURCHASE OR LEASE OF AN AUTOMOBILE

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AND RESPONSE**

In response to the Final Office Action dated January 27, 2005, Applicants respectfully request reconsideration, in view of the following remarks.

A listing of amendments to the **Claims** is included beginning on page 2 of this paper.

**Remarks** begin on page 11 of this paper.